Risk Indicator	Risk Indicator Description	Expanded Definition
02	The input SSN is reported as deceased	Per Social Security Admin, input SSN reported as deceased
03	The input SSN was issued prior to the input date-of-birth	SSN issue date occurred before the input birthdate
04	The input name and SSN are verified, but not with the input address and phone	SSN matches to last name, phone matches to address, but no link of last name to address
06	The input SSN is invalid or not yet issued	Per Social Security Admin, SSN is an invalid format or has not been issued
07	The input phone number may be disconnected	Phone number was listed but is reported as disconnected
08	The input phone number is potentially invalid	Area code and phone exchange combination invalid in US
09	The input phone number is a pager number	Area code and phone exchange combination assigned service type is pager only
10	The input phone number is a mobile number	Area code and phone exchange combination assigned service type is non-landline
11	The input address may be invalid according to postal specifications	Address does not meet USPS standards and cannot be standardised for bulk mailing purposes
12	The input zip code belongs to a post office box	Non-residential zipcode assigned for PO Box usage only
14	The input address is a transient commercial or institutional address	Address is non-residential institution, hotel, campground, transient business or maildrop
15	The input phone number matches a transient commercial or institutional address	Phone is listed at a non-residential institution, hotel, campground, transient business or maildrop
16	The input phone number and input zip code combination is invalid	Area code and phone exchange combination are invalid for the input zip code
19	Unable to verify name, address, SSN/TIN and phone	Verification failure of last name, address, SSN and phone (all four elements are not verifed together)
25	Unable to verify address	Verification failure of input address (input address not seen w/in last 12 months)
26	Unable to verify SSN / TIN	Verification failure of input SSN
27	Unable to verify phone number	Verification failure of input phone
28	Unable to verify date-of-birth	Verification failure of input date-of-birth
29	The input SSN/TIN may have been miskeyed	Close matching SSN was found (1 digit off or 2 digits transposed) - System corrects miskey and performs verification using corrected info
30	The input address may have been miskeyed	Close matching address found - System corrects miskey and performs verification using corrected info
31	The input phone number may have been miskeyed	Close matching phone found - System corrects miskey and performs verification off of corrected info
32	The input name matches the OFAC file	Name is a match to the Office of Foreign Assets Control watch list
37	Unable to verify name	Verification failure of input last name
38	The input SSN is associated with multiple last names	The input SSN is verified with input last name and 1 or more other last names are found, or input SSN is not verified with input last name and is associated with 2 or more other last names
39	The input SSN is recently issued	The input SSN was issued in last year

Risk Indicator	Risk Indicator Description	Expanded Definition
41	The input driver's license number is invalid for the input DL State	The input DL is invalid based upon the issuing parameters of the the input state
44	The input phone area code is changing	The area code for the input phone number is being split into a new area code
46	The input work phone is a pager number	Area code and phone exchange combination assigned service type is pager only
48	Unable to verify first name	Verification failure of input first name
49	The input phone and address are geographically distant (>10 miles)	The input phone is listed to an address more than 10 miles away
50	The input address matches a prison address	The input address matches a correctional facility address
51	The input last name is not associated with the input SSN	The input SSN is associated with a different last name
52	The input first name is not associated with input SSN	The input SSN is associated with a different first name
53	The input home phone and work phone are geographically distant (>100 miles)	The input home phone is in a geographical location more than 100 miles from the geographical location of the input work phone
55	The input work phone is potentially invalid	Area code and phone exchange combination invalid in US
56	The input work phone is potentially disconnected	Phone number was listed but is reported as disconnected
57	The input work phone is a mobile number	Area code and phone exchange combination assigned service type is non-landline
64	The input address returns a different phone number	A different phone number was listed for the input address than the input phone number
66	The input SSN is associated with a different last name, same first name	A different last name was associated with the input SSN. The input first name was associated with the input SSN
71	The input SSN is not found in the public record	Input SSN is not in LN database
72	The input SSN is associated with a different name and address	The input SSN is associated with a different person at a different address
74	The input phone number is associated with a different name and address	The input phone is listed to a different address and last name.
75	The input name and address are associated with an unlisted/nonpublished phone number	Input last name and address match to a phone but phone is unlisted/nonpublished
76	The input name may have been miskeyed	Miskey is recognized for the input last name and verification was performed on corrected info
77	The input name was missing	The input last name was missing
78	The input address was missing	The input address was missing
79	The input SSN/TIN was missing or incomplete	The input SSN/TIN was missing or incomplete
80	The input phone was missing or incomplete	The input phone was missing or incomplete
81	The input date-of-birth was missing or incomplete	The input date-of-birth was missing or incomplete
82	The input name and address return a different phone number	Input phone is not verifed, input name and address search of phone data shows a different phone in service at input address
83	The input date-of-birth may have been miskeyed	Close matching date of birth found - miskey is recognized and corrected, verification performed on corrected info
85	The input SSN was issued to a non-US citizen	1st 3 digits of SSN reserved by SSA to indicate enumeration at entry (729, 730, 731, 732, & 733)
89	The input SSN was issued within the last three years	SSN was issued in last three years
90	The input SSN was issued after age five (post-1990)	Calculated age at SSN issuance > 5 years and year of birth > 1990

Risk Indicator	Risk Indicator Description	Expanded Definition
CL	The input SSN is not the primary SSN for the input identity	Input SSN is verified and may not be the primary SSN for the input identity based upon our linking technology data analysis
CO	The input zip code is a corporate only zip code	The input zip code is recognized as a corporate zone by the United States Postal Service. USPS classification.
CZ	Address mismatch between city/state and zip code	Mismatch exists between city and zip code or state and zip code
DD	A different driver's license number has been found for the input applicant	New DL risk codes - have to opt in to receive
DM	The input driver's license number may have been miskeyed	Info is recognized as miskey, verification performed on corrected info
DF	The input driver's license number is not found in the public record	DL does not exist in LN database
DV	Unable to verify driver's license number	DL number cannot be verified to the input identity
IS	The input SSN may be recently issued, but was invalid when first associated with the input identity	Returned when a consumer presents a possible randomized SSN that they used prior to the SSA change, and that was known to be invalid based on the published issuance information when first used
IT	The input SSN is an ITIN	The input SSN has been identified as an ITIN (Indivdual Tax Identification Number)
MI	Multiple identities associated with input social	3 or more unique identities are tied to input SSN within the last 18 months (this can be due to joint credit, spouse interaction, miskeys, but can be
MO	The input zip code is a military only zip code	The input zip code is recognized as a military zone by the United States Postal Service. USPS classification
MS	Multiple SSNs reported with applicant	3 or more unique SSNs are tied to the identity within the last 18 months
PA	Potential address discrepancy - the input address may be a previous address	Input address is verified but LN content shows a more recent address on file for the input indentity
PO	The primary input address is a P.O. Box	Input address provided is a P.O. Box address
RS	The input SSN was possibly randomly issued by the SSA	Identifies possible randomized SSNs that have been created under the new SSA SSN randomized format
SR	Address mismatch on secondary address range	Input Unit/apt number is a mismatch to the address we have on file for the input identity
WL	The input name matches one or more of the non-OFAC global watchlist(s)	Name is match to a minimum of 1 of the additional watch lists
ZI	Unable to verify zip code	Input zip code is not tied to the input address, city, state and is not found in LN database